

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

PAMELA M LOPATTA

Debtor(s)

Case No. 13-22916JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/09/2013.
- 2) The plan was confirmed on 10/30/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/23/2014, 11/04/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/16/2016.
- 5) The case was dismissed on 02/27/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$1,631.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$42,945.75
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$42,945.75**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,601.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,701.94**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/PHEAA**	Unsecured	0.00	NA	NA	0.00	0.00
AES/PHEAA**	Unsecured	1,341.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	2,243.00	2,243.93	2,243.93	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	6,997.82	6,997.82	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	169.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	267.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	323.66	323.66	0.00	0.00
ECMC(*)	Unsecured	45.00	629.76	629.76	0.00	0.00
EOS CCA	Unsecured	875.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	622.98	622.98	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	416.80	416.80	0.00	0.00
MIDLAND FUNDING	Unsecured	4,233.00	NA	NA	0.00	0.00
PINNACLE CREDIT SERVICES	Unsecured	116.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	NA	562.31	562.31	0.00	0.00
US BANK NA - TRUSTEE RMAC TRU	Priority	0.00	425.00	425.00	0.00	0.00
US BANK NA - TRUSTEE RMAC TRU	Secured	69,530.00	77,429.73	0.00	26,082.31	0.00
US BANK NA - TRUSTEE RMAC TRU	Secured	0.00	77,429.73	0.00	0.00	0.00
US BANK NA - TRUSTEE RMAC TRU	Secured	0.00	11,018.06	11,018.06	2,801.12	0.00
WELLS FARGO BANK DBA WELLS F	Secured	11,504.00	11,279.98	11,279.98	7,266.54	3,093.84

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$26,082.31	\$0.00
Mortgage Arrearage	\$11,018.06	\$2,801.12	\$0.00
Debt Secured by Vehicle	\$11,279.98	\$7,266.54	\$3,093.84
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,298.04</b>	<b>\$36,149.97</b>	<b>\$3,093.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$425.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$425.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,797.26</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,701.94</u>	
Disbursements to Creditors	<u>\$39,243.81</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$42,945.75</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.